Amendments to the Claims:

The listing of the Continuation In Part claims enclosed replaces all prior versions and listings of claims in the Continuation In Part Application associated with the Point-of-Transaction Machine with Improved Versatility, known as US Patent No. US 6,811,078 B2:

Listing of Claims:

1. (Currently Amended) A method of funding a transaction between first and second accounts, comprising: a card consisting of an account(s) and account identifier(s) stored in memory on a card, with the account identifiers associated with account(s) of the user and sometimes non-users; receiving a communication of an amount for a purchase from the receiving institution or retailer whereby the user initiates the funding of the sale for the item, through a PIN (Personal Identification Number) and the card account identifiers, by choosing an account to close or complete the transaction; and, responsive to receiving the payment information and request, transfers funds in real time, from the selected account on the card, to the retailer or receiving institution account directly; whereby the individual institutions directly settle through their bank, the respective side of the transaction.

2. (Currently Amended) The method of claim 1, wherein the second account is an account of a retailer; and transferring the funds to the second account comprises crediting the account of the retailer with at least a portion of the funds.

3. (Currently Amended) The method of claim 2, wherein the second account is an account of a retailer; whereby the account identifiers are chosen from either the card or provided by the institution directly and transferring the funds comprises, transferring the funds directly from the first or chosen account of the user, directly to the retailer account.

4. (Currently Amended) The method of claim 1, wherein reading the account identifiers comprises: receiving the account identifier from the card with a terminal device, having a card reader.

5. (Currently Amended) The method of claim 4, wherein receiving a signal from the card further comprises: sending the signal by the user from the card and card reader to allow the paying account to complete the transaction.

6. (Currently Amended) The method of claim 1, further comprising storing the account identifier in memory by scanning a bar code of a document whereby the reader deposits the account identifiers onto the card.

7. (Previously Presented) The method of claim 6, wherein scanning the bar code comprises scanning account identifiers, to deposit onto the card.

8. (Currently Amended) The method of claim 6, wherein scanning the bar code comprises scanning account identifiers, such as, routing number and an account number.

9. (Currently Amended) The method of claim 8, wherein storing the account identifier comprises storing the account identifiers, such as, routing number and the account number.

10. (Currently Amended) The method of claim 1, further comprising copying account information from a magnetic strip card to the memory of the card capable of holding multiple account identifiers.

11. (Currently Amended) The method of claim 10, wherein copying the account information comprises copying account identifiers, such as, routing number and the account number.

12. (Canceled).

13. (Currently Amended) The method of claim 1, further comprising storing the account <u>identifier</u> by electronically importing account information from a magnetic strip onto the multiple account card.

14. (Currently Amended) The method of claim 13, wherein storing the account <u>identifier</u> comprises importing a routing number and an account number from the magnetic strip card to the multiple account card.

15. (Cancelled)

16. (Currently Amended) The method of claim 1, further comprising verifying a use of the card by entering a Universal PIN number to access the account(s) and account identifiers on the card.

17. (Currently Amended) The method of claim 16, wherein verifying a user of the card comprises reading a second PIN or password entered by a user to transact between or with the individual accounts on the multiple account card.

18-24. (Cancelled)

25. (Currently Amended) A point-of-sale transaction system for funding a transaction between first and second accounts, comprising: a point-of-sale terminal having a card and card reader to read a card comprising a memory operable to store a plurality of account(s) and account identifiers, each account identifier being associated with an account from which funds can be transferred to fund a transaction; the point-of-sale terminal being operable to permit the first user to select a account associated with account identifiers stored on the card a sending and receiving institution server connected to the point-of-sale terminal via a network and operable, in response to a signal from the card associated with the point-of-sale terminal, to transfer funds <u>in real time</u> from the <u>first</u> selected account <u>of the first user</u> to a second account of the retailer, completing the

transaction and whereby the individual institutions, sending and receiving institution, settles each side of their respective transaction directly.

26. (Currently Amended) The point-of-sale transaction system of claim 25, further comprising a cash register communicably coupled to the point-of-sale terminal and operable to send a transaction amount to the account card from the point-of-sale terminal.

27. (Currently Amended) The point-of-sale transaction system of claim 25, further comprising a vending machine communicably coupled to the point-of-sale terminal and operable to send a transaction amount to the account card from the point-of-sale terminal.

28. (Currently Amended) The point-of-sale transaction system of claim 25, further comprising a parking meter communicably coupled to the point-of-sale terminal and operable to send a transaction amount to the account card from the point-of-sale terminal.

29. (Currently Amended) The point-of-sale transaction system of claim 25, further comprising a ticket dispenser communicably coupled to the point-of-sale terminal and operable to send a transaction amount to the account card from the point-of-sale terminal.

30. (Currently Amended) The point-of-sale transaction system of claim 25, further comprising a toll booth communicably coupled to the point-of-sale terminal and operable to send a transaction amount to the account card from the point-of-sale terminal.

31. (Currently Amended) The point-of-sale transaction system of claim 25, wherein at least one of the account identifiers comprises a routing number and an account number.

32. (Currently Amended) The point-of-sale transaction system of claim 25, wherein the first or selected account from the multiple account card and card reader is operable to initiate the transfer the funds to the second account to conduct a banking transaction.

33. (Currently Amended) The point-of-sale transaction system of claim 25, wherein the first or selected account from the multiple account card and card reader is operable to initiate the transfer the funds to the second account to conduct a non-banking transaction.

34. (Currently Amended) The point-of-sale transaction system of claim 25, wherein the first or selected account from the multiple account card and card reader is operable to transfer the funds from the first account by communicating directly with the second account of the retailer or receiving institutions server.

35. (Currently Amended) The point-of-sale transaction system of claim 25, wherein the first account and second or receiving account, can have the same or different servers, in order to facilitate a transaction.

36. (Currently Amended) The point-of-sale transaction system of claim 25, wherein the first accounts' server is operable to facilitate a transfer of funds to the second accounts' server to make a payment on a loan.

37. (Currently Amended) The point-of-sale transaction system of claim 25, wherein the first accounts' server is operable to facilitate a transfer of funds to the second accounts' server to make a payment on a revolving line of credit.

38. (Currently Amended) The point-of-sale transaction system of claim 25, wherein the first accounts' server is operable to facilitate a transfer of funds to the second accounts' server to make a payment on a utility account.

39. (Currently Amended) The point-of-sale transaction system of claim 25, wherein the first accounts' server is operable to facilitate a transfer of funds directly to the second accounts' server to fund a securities transaction.

40. (Currently Amended) The point-of-sale transaction system of claim 25, wherein:

the memory of the card is operable to store at least one account identifier(s) associated with <u>a</u> <u>second</u> account to which funds can be transferred: the point-of-sale terminal is operable to permit the <u>first</u> user to select at least one account to transfer funds; and the first server is operable to facilitate the transfer the funds with the card and card reader to the <u>second account from the first</u> <u>account</u>.

41. (Currently Amended) A point-of-sale transaction system <u>for funding a</u> <u>transaction between first and second accounts,</u> comprising: a multiple account card, a card reader, and a personal computer communicably coupled to a wide area network and operable to conduct a transaction via the wide area network; a card comprising a memory operable to store a plurality of account identifiers, each account identifier being associated with an account from which funds can be transferred or credited to fund the transaction; a card reader communicably coupled to the personal computer and operable to: read the card; and permit [[a]] <u>the first</u> user to select [[an]] <u>a first</u> account associated with one of the plurality of account identifiers stored on the card; and a first server communicably coupled to the card and card reader and a wide area network and operable to transfer funds <u>in real time</u> from the <u>first</u> account directly to the second account, or retailers account.

42. (Currently Amended) The point-of-sale transaction system of claim 41, wherein at least one of the account identifiers on the card, whereby the card is able to carry a plurality of accounts and account identifiers, comprises a routing number and an account number.

43. (Currently Amended) The point-of-sale transaction system of claim 41, wherein the card and card reader is operable to facilitate a transfer of funds from the first account directly to the second account to conduct a banking transaction.

44. (Currently Amended) The point-of-sale transaction system of claim 41, wherein the card and card reader is operable to facilitate a transfer of funds from the first account directly to the receiving or retail account to conduct a non-banking transaction.

45. (Currently Amended) The point-of-sale transaction system of claim 41, wherein the card and card reader is operable to facilitate a transfer of funds from the first account directly to the receiving or retail account to conduct a bill payment.

46. (Currently Amended) The point-of-sale transaction system of claim 41, wherein the servers of the first and second account are maintained separately.

47. (Currently Amended) The point-of-sale transaction system of claim 41, wherein the servers of the first and second account can be the same servers and can be maintained together.

48. (Currently Amended) The point-of-sale transaction system of claim 41, wherein the card and card reader is operable to facilitate a transfer of funds from the first account directly to the receiving or retail account to conduct a revolving line of credit payment.

49. (Currently Amended) The point-of-sale transaction system of claim 41, wherein the card and card reader is operable to facilitate a transfer of funds from the first account directly to the receiving or retail account to conduct a utility account payment.

50. (Currently Amended) The point-of-sale transaction system of claim 41, wherein the card and card reader is operable to facilitate a transfer of funds from the first account directly to the receiving or retail account to conduct a securities payment.

51. (Currently Amended) The point-of-sale transaction system of claim 41, wherein: the memory of the card is operable to store at least one account identifier where funds can be transferred; the point-of-sale terminal is operable to permit the first user to select first account from which funds can be transferred; and the first server, card and card reader is operable facilitate the transfer the funds, upon a request from the user, directly to the second account.

52. (Currently Amended) The method of claim 1, further comprising a card and card reader that validates the Universal PIN in order to verify whether a user of the card is authorized to use the card.

53. (Currently Amended) The method of claim 1, wherein transferring the funds comprises conducting a banking transaction.

54. (Currently Amended) The method of claim 1, wherein transferring the funds comprises conducting a non-banking transaction.

55. (Currently Amended) The method of claim 1, wherein transferring the funds comprises transferring the funds from a credit card service server.

56. (Currently Amended) The method of claim 1, further comprising: displaying account information related to at least one account associated with a respective at least one of the account identifiers stored in the memory.

57. (Currently Amended) The method of claim 1, further comprising:
displaying a balance related to at least one account associated with a respective at least one of the account identifiers stored in the memory.

58. (Currently Amended) The method of claim 1, further comprising: levying a fee for handling the funding of the transaction.

59. (Currently Amended) The method of claim 1, wherein transferring the funds to the second account comprises transferring at least a portion of the funds to a utility account.

60. (Currently Amended) The method of claim 1, wherein transferring the funds to the second account comprises making a payment on a loan with at least a portion of the funds.

61. (Currently Amended) The method of claim 1, wherein transferring the funds to the second account comprises transferring at least a portion of the funds to a securities account.

62. (Currently Amended) The method of claim 1, wherein transferring the funds to the second account comprises making a payment on a revolving line of credit with at least a portion of the funds.

63. (Currently Amended) The method of claim 62, wherein making the payment on the revolving line of credit comprises making a payment toward a credit card balance with at least a portion of the funds.

64. (Currently Amended) The method of claim 1, further comprising: a card having a memory operable to store at least one account identifier associated with, at least one account, to which funds can be directly transferred; selecting at least one account to receive funds; and wherein transferring the funds to the second account comprises transferring at least a portion of the funds directly to a second account.

65. (Currently Amended) A computer program product for funding a transaction directly between first and second accounts; the computer program product being tangibly stored on the point of transaction machine and at the retailers and receiving institutions servers; comprising instructions operable to cause one or more processors to: read an account identifier stored in memory on a card, verify real time balances of the account(s); read the account identifier associated with a first or selected account of the user; receive information on the amount required to complete the transaction from the receiving institution or retailer; and responsive to the request of the card user, directly transfer funds in real time from the first or chosen account to a second account of the retailer or receiving institution; providing individual and aggregated account transaction information completed through the system.

66. (Currently Amended) The product of claim 65, wherein the second account is an account of a retailer; and further comprising instructions to: credit the account of the retailer with at least a portion of the funds.

67. (Currently Amended) The product of claim 65, wherein the second account is an account of a retailer; and further comprising instructions to: transfer the funds directly from the first account to the retailer account.

68. (Currently Amended) The product of claim 65, further comprising instructions to: receive the account identifier from the card and card reader attached to a terminal device.

69. (New) The product of claim 65, further comprising providing individual and aggregate account transaction information completed through the system.